



KEEP THE PROMISE COALITION

Community Solutions, Not Institutions!

241 Main Street, 5th Floor, Hartford, CT 06106

Phone: 860-882-0236; 1-800-215-3021, Fax: 860-882-0240

E-Mail: keepthepromise@namict.org, Website: www.ctkeepthepromise.org

**Testimony before the Labor & Public Employees Committee
In Favor of HB 5061
February 24, 2010**

Good afternoon/evening Senator Prague, Representative Ryan, and members of the Labor & Public Employees Committee. My name is Cheri Bragg, Coordinator of the statewide Keep the Promise Coalition. The Coalition is dedicated to the creation and expansion of community mental health services and housing needed to address the crisis in mental health services in our communities.

Keep the Promise Coalition is here today to testify in favor of HB 5061, an Act eliminating credit reports as a basis for employment decisions. This bill would prevent employers from making employment decisions against prospective employees based on their credit history. Many people with mental illness face enormous hurdles when trying to obtain employment. People who have had lengthy or frequent hospitalizations must often explain large or numerous work gaps in their work history. This is not unlike having any other chronic health condition except for the overwhelming societal stigma of explaining absence due to mental illness, a biologically-based brain disorder.

Other employment hurdles people face specific to having a mental illness are medication issues, the need to update job skills, and lack of specific job supports. An overwhelmingly hard barrier though is the barrier of having your credit report judged as a basis for employment. This can be an unfair practice for many reasons. Some people with bipolar disorder, for example, might overspend as a symptom of their illness when they are experiencing a manic phase and then find themselves unable to meet their bills when they are feeling better. This is different from willful overspending. People are still accountable for these bills, but this does not mean that they would not be able to meet the requirements of the job they are applying for. In fact, employment is one of the keys to addressing credit problems. If you made a mistake that affected your credit and then